



Order Filed on June 22, 2020
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

**Marie-Ann Greenberg MAG-1284
Chapter 13 Standing Trustee
30 TWO BRIDGES ROAD
SUITE 330
FAIRFIELD, NJ 07004-1550
973-227-2840**

IN RE:

ALFREDO F. CHAO
CHRIS ANNE CHAO

Case No.: 18-24434 VFP

Hearing Date: 6/18/2020

Judge: VINCENT F. PAPALIA

Debtor is Entitled To Discharge

ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The relief set forth on the following pages, numbered 2 through 2 is hereby **ORDERED**.

DATED: June 22, 2020



**Honorable Vincent F. Papalia
United States Bankruptcy Judge**

Case No.: 18-24434 VFP

Caption of Order: ORDER MODIFYING CHAPTER 13 PLAN POST CONFIRMATION

The Plan of the Debtor having been proposed to creditors, and hearing having been held on the Confirmation of such Plan, and it appearing that the applicable provisions of the Bankruptcy Code have been complied with; and for good cause shown, it is

- ORDERED, that the plan of the above named Debtor dated 5/14/2020, or as amended at the confirmation hearing is hereby confirmed. The Standing Trustee shall make payments in accordance with 11 U.S.C. § 1326 with funds received from the Debtor; and it is further
- ORDERED, that to the extent that the Debtor's plan contains motions to avoid judicial liens under 11 U.S.C. Section 522(f) and/or to avoid liens and reclassify claims in whole or in part, such motions are hereby granted, except as specified herein:
- ORDERED, that commencing 8/1/2018, the Debtor shall pay the Standing Trustee
 - the sum of \$71,436.00 paid into date over 22 month(s), and then
 - the sum of \$2,700.00 for a period of 62 month(s), which payments shall include commission and expenses of the Standing Trustee in accordance with 28 U.S.C. § 586; and it is further
- ORDERED, that notwithstanding the preceding paragraph, in no event shall the unsecured creditors receive less than 100% of their timely filed claims; and it is further
- ORDERED, that upon completion of the plan, affected secured creditors shall take all steps necessary to remove of record any lien or portion of any discharged; and it is further
- ORDERED, that upon expiration of the Deadline to File a Proof of Claim, the Chapter 13 Standing Trustee may submit an Amended Order Confirming Plan upon notice to the Debtor, Debtor's attorney and any other party filing a Notice of Appearance.

Certificate of Notice Page 3 of 3

United States Bankruptcy Court
District of New JerseyIn re:
Alfredo F. Chao
Chris Anne Chao
DebtorsCase No. 18-24434-VFP
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: pdf903Page 1 of 1
Total Noticed: 1

Date Rcvd: Jun 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 24, 2020.

db/jdb +Alfredo F. Chao, Chris Anne Chao, 279 Highland Avenue, Wood Ridge, NJ 07075-1523

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 24, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 22, 2020 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor VRMTG Asset Trust NJECFMAIL@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Elizabeth L. Wassall on behalf of Creditor LEHMAN XS TRUST MORTGAGE PASS-THROUGH CERTIFICATES,
SERIES 2006-15, U.S. Bank National Association, as Trustee, successor in interest to Bank of
America National Association, as Trustee, successor by ewassall@logs.com,
njbankruptcynotifications@logs.com
Francis T. Tarlecki on behalf of Creditor VRMTG Asset Trust Njecfmail@mwc-law.com,
ftarlecki.kashlaw@gmail.com
Harold N. Kaplan on behalf of Creditor VRMTG Asset Trust hkapan@rasnj.com,
informationathnk@aol.com
Javier L. Merino on behalf of Joint Debtor Chris Anne Chao jmerino@dannlaw.com,
notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.d
ocketbird.com;Amy@DannLaw.com
Javier L. Merino on behalf of Debtor Alfredo F. Chao jmerino@dannlaw.com,
notices@dannlaw.com;mdann@dannlaw.com;bflick@dannlaw.com;edwardo@dannlaw.com;9497659420@filings.d
ocketbird.com;Amy@DannLaw.com
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as
servicer for U.S. Bank National Association, as Trustee, Successor in Interest to Bank of
America National Association, as Trustee, Successor by Merger to cmecf@sternlav.com
Joel R. Glucksman on behalf of Creditor City of Union City jglucksman@sh-law.com,
rjoyce@sh-law.com
Marie-Ann Greenberg magecf@magtrustee.com
Marisa Myers Cohen on behalf of Creditor Selene Financial LP ecfmail@ecf.courtdrive.com,
jhillier@mwc-law.com
Melissa S DiCerbo on behalf of Creditor Selene Financial LP nj-ecfmail@mwc-law.com,
nj-ecfmail@ecf.courtdrive.com
Rebecca Ann Solarz on behalf of Creditor VRMTG Asset Trust rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor U.S. Bank Trust National Association, not in its
individual capacity but solely as Owner Trustee for VRMTG Asset Trust. rsolarz@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor DITECH FINANCIAL LLC rsolarz@kmlawgroup.com
Shauna M Deluca on behalf of Creditor U.S. Bank Trust National Association sdeluca@rasflaw.com
Sindi Mncina on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper as servicer for
U.S. Bank National Association, as Trustee, Successor in Interest to Bank of America National
Association, as Trustee, Successor by Merger to smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18